

Appl. No. : 10/091,381
Filed : March 4, 2002

IN THE CLAIMS:

1.-18. (Canceled)

19. (New)

A method of facilitating consumer awards for financial transactions, comprising:

defining a financial account belonging to a consumer, said financial account permitting said consumer to engage in a plurality of vendor transactions for goods or services using finances available from said account;

defining a plurality of transaction categories for transactions engaged in by said consumer relative to said account, each transaction category having one or more criteria for association of transactions therewith;

associating at least one of two or more rewards programs with each of said transaction categories, said rewards programs offering said consumer rewards for transactions engaged in by said consumer relative to said account;

receiving information from one or more vendors regarding transactions engaged in by said consumer relative to said account;

associating information regarding said transactions with said transaction categories dependent upon a nature of the transaction relative to criteria for said financial transaction categories; and

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determining one or more rewards available to said consumer for each financial transaction category dependent upon rules of the rewards program associated to each financial transaction category.

20. (New)

The method in accordance with Claim 19 further comprising the step of permitting said consumer to re-assign information regarding a particular transaction from one transaction category to another.

21. (New)

The method in accordance with Claim 19 further comprising transferring funds to said vendors for transactions engaged in by said consumer and debiting said consumer's financial account of said transferred funds.

22. (New)

The method in accordance with Claim 19 including the step of obtaining information from said consumer regarding said one or more rewards programs said consumer is a member of.

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23. (New)

The method in accordance with Claim 19, wherein said financial account is generated by a first entity and wherein at least one of said rewards programs are offered by an entity other than the first entity.

24. (New)

A method of facilitating consumer awards for financial transactions, comprising:

defining a plurality of financial accounts belonging to a consumer, said financial accounts permitting said consumer to engage in a plurality of vendor transactions for goods or services using finances available from said accounts;

defining a plurality of transaction categories for transactions for each one of said plurality of accounts transactions engaged in by said consumer relative to said accounts, each transaction category having one or more criteria for association of transactions therewith;

associating at least one of two or more rewards programs with each of said transaction categories, said rewards programs offering said consumer rewards for transactions engaged in by said consumer relative to said accounts;

receiving information from one or more vendors regarding transactions engaged in by said consumer relative to said accounts;

associating information regarding said transactions with said transaction categories dependent upon a nature of the transaction relative to criteria for said financial transaction categories; and

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determining one or more rewards available to said consumer for each financial transaction category dependent upon rules of the rewards program associated to each financial transaction category.

25. (New)

The method in accordance with Claim 24 further comprising the step of permitting said consumer to re-assign information regarding a particular transaction from one transaction category to another.

26. (New)

The method in accordance with Claim 24 further comprising transferring funds to said vendors for transactions engaged in by said consumer and debiting said consumer's financial account of said transferred funds.

27. (New)

The method in accordance with Claim 24 including the step of obtaining information from said consumer regarding said one or more rewards programs said consumer is a member of.

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28. (New)

The method in accordance with Claim 24, wherein said financial account is generated by a first entity and wherein at least one of said rewards programs are offered by an entity other than the first entity.